

I CLAIM:

1. A method of managing portable payment/charging modules usable by a plurality of consumers within the scope of a sales service selling products offered by a vendor (A), the method comprising the steps of: - supplying (EMS) a consumer (C) of the said plurality with a portable payment/charging module (CC), the module (CC) enabling the consumer (C) to take advantage of benefits offered by the vendor (A) within the scope of the sales service, wherein it also comprises the steps of:

- associating a current bank account (CURR-ACC) with the vendor, the current account being divisible into a plurality of locations (Pl-Pn) correlated with the consumers of the plurality,

- crediting (DPT; PURCH-ACCU) a monetary asset (CAP1) available to the consumer to a location (PI) of the plurality of locations (Pl-Pn) which is correlated with the consumer (C), the module enabling the consumer to perform a plurality of financial transactions (FINTRAN) based on the asset and outside the sales service.

2. A method according to Claim 1, in which the

current bank account (CURR-ACC) is managed by a credit institution (BNK) cooperating with a service centre (SERV-CNTR) of a manager.

3. A method according to Claim 2, in which the
5 crediting step comprises a step of the depositing (DPT) by the consumer (C) of a sum of money in the location (PI) in the current account (CURR-ACC), the depositing step being performed at a sales point authorized by the vendor (SEL-PNT) or at a bank
10 authorized by the credit institution (BNK).

4. A method according to Claim 1, further comprising the steps of:

- associating (ASC) with a product offered by the vendor at least one bonus point (NPB)
15 representative of a monetary value (VM) correlated with the product,

- upon the purchase of the product, crediting (PURCH-ACCU) the monetary value of the at least one bonus point to the location (PI) in the current
20 account (CURR-ACC).

5. A method according to Claim 1, in which the supply step comprises a step of the acquisition of the payment/charging module (CC) by the consumer (C).

6. A method according to Claim 4 in which the
25 portable module comprises means for storing an

identification code of the consumer and information relating to the at least one bonus point and to the consumer's assets.

7. A method according to Claim 1 in which the
5 plurality of financial transactions comprises at least one financial transaction belonging to the group including: a cash-dispenser transaction (BNCM), a credit-card transaction (CRT-CRD), an Internet transaction (E-COMM).

10 8. A method according to Claim 1 in which the benefits offered by the vendor within the scope of the sales service comprise at least one operation belonging to the group including: the purchase of a further product, the purchase of the further product
15 with a discount (DISCT), the delivery of a gift (GFT).

9. A method according to Claim 1 in which the portable module (CC) is of a type belonging to the group comprising: a magnetic card, a card with an
20 integrated circuit, a card similar to an identity card, a key.

10. A method according to Claims 3 and 4 in which, prior to the step of the depositing (DPT) of the sum of money or of the crediting (PURCH-ACCU) of
25 the monetary value (VM), the consumer's assets (CAP1)

are nil.

11. A method according to Claim 2, in which a service computer (SERV-COMP) is associated with the service centre (SERV-CNTR) and a management centre
5 (MNG-CNTR) using a management computer (MNG-COMP) is associated with the credit institution (BNK), the service computer and the management computer having respective means for storing data relating to the consumer and to the consumer's assets.

10 12. A method according to Claim 11, in which the service computer (SERV-COMP) can exchange data/instructions with the management computer (MNG-COMP) by means of a telematics network.

13. A method according to Claim 12, in which the
15 crediting step (DPT; PURCH-ACCU) comprises a step of sending a datum/credit instruction from the service computer (SERV-COMP) to the management computer (MNG-COMP) by means of the telematics network.

14. A method according to Claim 12, further
20 comprising the step of:

- receiving, in the management computer (MNG-COMP), a plurality of data relating to a financial transaction of the plurality of transactions (FIN-TRAN),

25 - sending from the management computer to the

service computer (SERV-COMP) a request for authorization of the financial transaction and the data relating to the financial transaction,

- processing (ELB-MNG) the plurality of data
5 relating to the transaction, together with the data relating to the consumer's assets, by the service computer (SERV-COMP),

- supplying an authorization of the financial transaction by the service computer (SERV-COMP).

10 15. A method according to Claim 14, in which the processing step (ELB-MNG) comprises a step of comparing the assets (CAP1) with a value of the withdrawal from the current bank account resulting from the financial transaction.

15 16. A method according to Claim 15, in which the step of supplying an authorization of the financial transaction is performed only if the comparison step shows that the assets (CAP1) are greater than the value of the withdrawal.

20 17. A method according to Claim 14, comprising, prior to the step of receiving in the management computer, the steps of: operatively associating the portable identification module (CC) with an external computer (BNCM-PNT) in order to effect the financial
25 transaction, the external computer being connected to

the management computer (MNG-COMP) by means of a telematics network, sending the plurality of data relating to the financial transaction and the request for authorization of the financial transaction to the management computer (MNG-COMP), by the external computer (BNCM-PNT).

18. A method according to Claim 14, further comprising a step of identification of the consumer performed by the management computer (MNG-COMP).